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DOCUMENT-IDENTIFIER: US 20010034641 A1

TITLE: Participant controlled mutual fund

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Pre-Grant Publication Document Identifier - DID (1): US 20010034641 A1

Current US Classification, US Primary Class/Subclass - CCPR
(1):

705/12

Current US Classification, US Secondary Class/Subclass - CCSR (2):

705/36

Detail Description Paragraph - DETX (7):

[0047] In the preferred embodiment, prospective participants can purchase

shares of the mutual <u>fund</u> by contacting the mutual <u>fund on</u> the Internet,

requesting an <u>application</u> and submitting the completed application with the

appropriate <u>funds</u> to the advisor at the address provided on the **Web** site. In

return for contributing monies to the mutual fund, the participant receives

shares from the advisor. The share price at the inception of the mutual fund

is determined by the advisor. In an alternative embodiment, the participants'

ownership interests may be designated as such other than shares.

DOCUMENT-IDENTIFIER:

US 20020007343 A1

TITLE:

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NETWORK TRANSACTION SYSTEM WITH

AUTHENTICATION BASED ON

EXISTING BANK ACCOUNT

----- KWIC -----

Pre-Grant Publication Document Identifier - DID (1):
 US 20020007343 A1

Current US Classification, US Primary Class/Subclass - CCPR
(1):

705/39

Current US Classification, US Secondary Class/Subclass - CCSR (1):

705/40

Current US Classification, US Secondary Class/Subclass - CCSR (2):

705/42

Detail Description Paragraph - DETX (14):

[0034] The target bank 1a, of course, can also play as a cooperative bank if

the customer has a valid account in the bank la. In this case, the target bank

processing means 7 will make an account confirmation by itself. Besides being

applicable to new <u>account applications</u>, the network transaction system of the

present invention can be used in general banking transactions such as **online** 

inquiry of the <u>account</u> balance summary. Those two cases will be described

separately as alternative configurations of the present invention.

Detail Description Paragraph - DETX (90):

[0096] FIG. 5 illustrates a terminal screen for online account application.

When a customer connects the terminal station 10 to the target bank Y to sign

up for a new account, the terminal station 10 will first show him/her a service

menu screen. The user then selects an item titled "Opening Your New Account"

from among the service menu items. In response to this selection, the terminal

station 10 will display a submenu for the selected service menu item. The

customer selects a submenu item titled "New <u>Account</u> Application," and then an

account application screen 60 of FIG. 6 will appear on the terminal screen to

prompt the customer to fill out an online application form.

Detail Description Paragraph - DETX (94):

[0100] The application screen 60 further comprises an APPLY button 67 and a

CANCEL button 68. When all the data fields 61-66 in the application form are

completed, the customer will click the APPLY button 67 to initiate a

transaction for opening a new account. The CANCEL button 68 is used to cancel

the current session of online account application.